

Fill in this information to identify your case and this filing:

Debtor 1	Francisco	J.	Fernandez
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	Maria	Elena	Fernandez
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: NORTHERN DISTRICT OF TEXAS			
Case number (if known)			

Check if this is an amended filing

Official Form 106A/B

Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

No. Go to Part 2.
 Yes. Where is the property?

1.1.

911 Shady Vale Dr.

Street address, if available, or other description

What is the property?

Check all that apply.

Single-family home
 Duplex or multi-unit building
 Condominium or cooperative
 Manufactured or mobile home
 Land
 Investment property
 Timeshare
 Other _____

Kennedale**TX 76060**

City

State ZIP Code

Tarrant

County

TAD Value \$351,872**Zillow Value \$429,855**

Who has an interest in the property?

Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number: _____

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.....

\$351,872.00

Check if this is community property
(see instructions)

The value of these intere

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.

3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

No
 Yes

Debtor 1	Francisco First Name	J. Middle Name	Fernandez Last Name	Case number (if known) _____
3.1. Who has an interest in the property? Check one.				Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: <i>Creditors Who Have Claims Secured by Property.</i>
Make:	Mazda			<input type="checkbox"/> Debtor 1 only
Model:	Miata			<input type="checkbox"/> Debtor 2 only
Year:	2011			<input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only
Approximate mileage:	75,000			<input type="checkbox"/> At least one of the debtors and another
Other information:				\$12,239.00
2011 Mazda Miata (approx. 75000 miles)	<input checked="" type="checkbox"/> Check if this is community property (see instructions)			\$12,239.00
3.2. Who has an interest in the property? Check one.				Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: <i>Creditors Who Have Claims Secured by Property.</i>
Make:	Honda			<input type="checkbox"/> Debtor 1 only
Model:	CRV			<input type="checkbox"/> Debtor 2 only
Year:	2008			<input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only
Approximate mileage:	155,000			<input type="checkbox"/> At least one of the debtors and another
Other information:				\$7,066.00
2008 Honda CRV (approx. 155000 miles)	<input checked="" type="checkbox"/> Check if this is community property (see instructions)			\$7,066.00
<p>Honda is son's car. It was bought for him, but title was not transferred until he graduated from college.</p> <p>4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories <i>Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories</i></p> <p><input checked="" type="checkbox"/> No <input type="checkbox"/> Yes</p> <p>5. Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here..... → \$19,305.00</p>				

Part 3: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items?		Current value of the portion you own? Do not deduct secured claims or exemptions.
6. Household goods and furnishings <i>Examples: Major appliances, furniture, linens, china, kitchenware</i>		
<input type="checkbox"/> No	<input checked="" type="checkbox"/> Yes. Describe..... Household goods	\$3,287.00
7. Electronics <i>Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games</i>		
<input type="checkbox"/> No	<input checked="" type="checkbox"/> Yes. Describe..... electronics	\$790.00
8. Collectibles of value <i>Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles</i>		
<input type="checkbox"/> No	<input checked="" type="checkbox"/> Yes. Describe..... Precious Moments, Kinkade copy, BB	\$125.00

Debtor 1	Francisco	J.	Fernandez	Case number (if known) _____
	First Name	Middle Name	Last Name	
9. Equipment for sports and hobbies				
<i>Examples:</i> Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments				
<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes. Describe..... garage tools				\$795.00
10. Firearms				
<i>Examples:</i> Pistols, rifles, shotguns, ammunition, and related equipment				
<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes. Describe..... Handguns				\$100.00
11. Clothes				
<i>Examples:</i> Everyday clothes, furs, leather coats, designer wear, shoes, accessories				
<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes. Describe..... Clothes				\$485.00
12. Jewelry				
<i>Examples:</i> Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver				
<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes. Describe..... man's wedding band, woman's wedding set, and costume jewelry				\$420.00
13. Non-farm animals				
<i>Examples:</i> Dogs, cats, birds, horses				
<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes. Describe..... 2 dogs, 16 year old MinPin and 10 year old Yorky				\$20.00
14. Any other personal and household items you did not already list, including any health aids you did not list				
<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Give specific information.....				_____
15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write the number here..... →				
				\$6,022.00

Part 4: Describe Your Financial Assets

Do you own or have any legal or equitable interest in any of the following?		Current value of the portion you own? Do not deduct secured claims or exemptions.	
16. Cash			
<i>Examples:</i> Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition			
<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes.....		Cash: \$20.00	
17. Deposits of money			
<i>Examples:</i> Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.			
<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes.....		Institution name:	
17.1. Checking account:		Bank of America	\$150.00
17.2. Checking account:		Wells Fargo	\$400.00

Debtor 1 Francisco J. Fernandez Case number (if known) _____

18. Bonds, mutual funds, or publicly traded stocks

Examples: Bond funds, investment accounts with brokerage firms, money market accounts

No

Yes..... Institution or issuer name:

19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture

No

Yes. Give specific information about them.....

Name of entity:

% of ownership:

**F. J. Fernandez Ent. Inc. d/b/a Monica's Hallmark
The company has debts in excess of the value of assets.**

100%

\$0.00

20. Government and corporate bonds and other negotiable and non-negotiable instruments

Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders.

Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.

No

Yes. Give specific information about them.....

Issuer name:

21. Retirement or pension accounts

Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

No

Yes. List each account separately. Type of account: Institution name:

401(k) or similar plan:	Cummins	\$32,133.00
IRA:	Merrill Lynch	\$71,776.00
IRA:	Frank Fernandez - Acct #20S-70656	
IRA:	Merrill Lynch	\$255,229.00
IRA:	Elena Fernandez Acct #20S-70682	
IRA:	Merrill Lynch	\$124,157.00
	Frank Fernandez - Acct #20S-70657	

22. Security deposits and prepayments

Your share of all unused deposits you have made so that you may continue service or use from a company

Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

No

Yes..... Institution name or individual:

23. Annuities (A contract for a specific periodic payment of money to you, either for life or for a number of years)

No

Yes..... Issuer name and description:

24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

No

Yes..... Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c)

25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit

No

Yes. Give specific information about them Mineral Rights during the last 12 months as of July 2016

\$50.00

Debtor 1 Francisco J. Fernandez Case number (if known) _____

26. Patents, copyrights, trademarks, trade secrets, and other intellectual property;

Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

No

Yes. Give specific information about them _____

27. Licenses, franchises, and other general intangibles

Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

No

Yes. Give specific information about them _____

Money or property owed to you?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

28. Tax refunds owed to you

No

Yes. Give specific information about them, including whether you already filed the returns and the tax years..... **Federal: 2015 and 2016 federal income tax refunds.** **None are currently anticipated. Amt: Unknown**

Federal: _____ **Unknown**

State: _____ **\$0.00**

Local: _____ **\$0.00**

29. Family support

Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

No

Yes. Give specific information

Alimony: _____ **\$0.00**

Maintenance: _____ **\$0.00**

Support: _____ **\$0.00**

Divorce settlement: _____ **\$0.00**

Property settlement: _____ **\$0.00**

30. Other amounts someone owes you

Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

No

Yes. Give specific information _____

31. Interests in insurance policies

Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

No

Yes. Name the insurance company of each policy and list its value.....

Company name:	Beneficiary:	Surrender or refund value:
<u>Blue Cross/Blue Shield</u>	<u>Frank and Elena Fernandez</u>	<u>\$0.00</u>
<u>State Farm homeowners policy</u>	<u>Frank and Elena Fernandez</u>	<u>Unknown</u>
<u>Life Insurance - through Elena employment</u>	<u>Frank Fernandez</u>	<u>\$50,000.00</u>
<u>Life insurance - through Elena employment</u>	<u>Elena Fernandez</u>	<u>\$90,000.00</u>
<u>Auto Insurance - State Farm</u>		<u>\$0.00</u>

Debtor 1 Francisco J. Fernandez Case number (if known) _____

32. Any interest in property that is due you from someone who has died

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died

No

Yes. Give specific information _____

33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment

Examples: Accidents, employment disputes, insurance claims, or rights to sue

No

Yes. Describe each claim..... **Potential offset claims against Hallmark and the SBA for partial credit against claims** _____

Unknown

34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims

No

Yes. Describe each claim..... _____

35. Any financial assets you did not already list

No

Yes. Give specific information _____

36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....

\$623,915.00

Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.

37. Do you own or have any legal or equitable interest in any business-related property?

No. Go to Part 6.

Yes. Go to line 38.

**Current value of the portion you own?
Do not deduct secured claims or exemptions.**

38. Accounts receivable or commissions you already earned

No

Yes. Describe.. _____

39. Office equipment, furnishings, and supplies

Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices

No

Yes. Describe.. _____

40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade

No

Yes. Describe.. _____

41. Inventory

No

Yes. Describe.. **Hallmark Cards - Frank Fernandez is in possession of cards with a higher cost, but very limited resale potential. The value of these cards is unknown, however a good faith estimate would be about \$2,000.** _____

Unknown

42. Interests in partnerships or joint ventures

No

Yes. Describe..... Name of entity:

% of ownership:

Debtor 1 Francisco J. Fernandez Case number (if known) _____
 First Name Middle Name Last Name

43. Customer lists, mailing lists, or other compilations

No
 Yes. Do your lists include personally identifiable information (as defined in 11 U.S.C. § 101(41A))?
 No
 Yes. Describe....

44. Any business-related property you did not already list

No
 Yes. Give specific information.

45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached for Part 5. Write that number here..... →

\$0.00

**Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.
If you own or have an interest in farmland, list it in Part 1.****46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?**

No. Go to Part 7.
 Yes. Go to line 47.

Current value of the portion you own?
 Do not deduct secured claims or exemptions.

47. Farm animals

Examples: Livestock, poultry, farm-raised fish

No
 Yes....

48. Crops—either growing or harvested

No
 Yes. Give specific information.....

49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade

No
 Yes....

50. Farm and fishing supplies, chemicals, and feed

No
 Yes....

51. Any farm- and commercial fishing-related property you did not already list

No
 Yes. Give specific information.....

52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached for Part 6. Write that number here..... →

\$0.00

Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above**53. Do you have other property of any kind you did not already list?**

Examples: Season tickets, country club membership

No
 Yes. Give specific information.

Debtor 1 Francisco J. Fernandez Case number (if known) _____
 First Name Middle Name Last Name

54. Add the dollar value of all of your entries from Part 7. Write that number here..... → \$0.00

Part 8: List the Totals of Each Part of this Form

55. Part 1: Total real estate, line 2..... → \$351,872.00

56. Part 2: Total vehicles, line 5 \$19,305.00

57. Part 3: Total personal and household items, line 15 \$6,022.00

58. Part 4: Total financial assets, line 36 \$623,915.00

59. Part 5: Total business-related property, line 45 \$0.00

60. Part 6: Total farm- and fishing-related property, line 52 \$0.00

61. Part 7: Total other property not listed, line 54 + \$0.00

62. Total personal property. Add lines 56 through 61..... \$649,242.00 Copy personal property total → + \$649,242.00

63. Total of all property on Schedule A/B. Add line 55 + line 62..... \$1,001,114.00

Fill in this information to identify your case:			
Debtor 1	Francisco	J.	Fernandez
	First Name	Middle Name	Last Name
Debtor 2	Maria	Elena	Fernandez
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: NORTHERN DISTRICT OF TEXAS			
Case number (if known) _____			

Check if this is an amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? *Check one only, even if your spouse is filing with you.*

You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
 You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
--	--------------------------------------	-----------------------------------	------------------------------------

Brief description:	\$351,872.00	<input type="checkbox"/> _____	Const. art. 16 §§ 50, 51, Texas Prop. Code §§ 41.001-002
911 Shady Vale Dr. TAD Value \$351,872 Zillow Value \$429,855 Line from <i>Schedule A/B</i> : <u>1.1</u>		<input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	
Brief description: 2011 Mazda Miata (approx. 75000 miles) Line from <i>Schedule A/B</i> : <u>3.1</u>	\$12,239.00	<input type="checkbox"/> _____ <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Tex. Prop. Code §§ 42.001(a), 42.002(a)(9)

3. Are you claiming a homestead exemption of more than \$160,375?

(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

No
 Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?
 No
 Yes

Debtor 1 **Francisco J. Fernandez** Case number (if known) _____

First Name Middle Name Last Name

Part 2: Additional Page

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption
Brief description: 2008 Honda CRV (approx. 155000 miles) Honda is son's car. It was bought for him, but title was not transferred until he graduated from college.	<u>\$7,066.00</u>	<input type="checkbox"/> <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Tex. Prop. Code §§ 42.001(a), 42.002(a)(9)
Line from Schedule A/B: <u>3.2</u>			
Brief description: Household goods	<u>\$3,287.00</u>	<input type="checkbox"/> <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)
Line from Schedule A/B: <u>6</u>			
Brief description: electronics	<u>\$790.00</u>	<input type="checkbox"/> <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)
Line from Schedule A/B: <u>7</u>			
Brief description: Precious Moments, Kinkade copy, BB	<u>\$125.00</u>	<input type="checkbox"/> <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)
Line from Schedule A/B: <u>8</u>			
Brief description: garage tools	<u>\$795.00</u>	<input type="checkbox"/> <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Tex. Prop. Code §§ 42.001(a), 42.002(a)(4)
Line from Schedule A/B: <u>9</u>			
Brief description: Handguns	<u>\$100.00</u>	<input type="checkbox"/> <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Tex. Prop. Code §§ 42.001(a), 42.002(a)(7)
Line from Schedule A/B: <u>10</u>			
Brief description: Clothes	<u>\$485.00</u>	<input type="checkbox"/> <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Tex. Prop. Code §§ 42.001(a), 42.002(a)(5)
Line from Schedule A/B: <u>11</u>			
Brief description: man's wedding band, woman's wedding set, and costume Jewelry	<u>\$420.00</u>	<input type="checkbox"/> <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Tex. Prop. Code §§ 42.001(a), 42.002(a)(6)
Line from Schedule A/B: <u>12</u>			

Debtor 1 **Francisco J. Fernandez** Case number (if known) _____
 First Name Middle Name Last Name

Part 2: Additional Page

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption
Brief description: 2 dogs, 16 year old MinPin and 10 year old Yorky	<u>\$20.00</u>	<input type="checkbox"/> <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Tex. Prop. Code §§ 42.001(a), 42.002(a)(11)
Line from Schedule A/B: <u>13</u>			
Brief description: Bank of America	<u>\$150.00</u>	<input type="checkbox"/> <input checked="" type="checkbox"/> \$150.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Tex. Prop. Code § 42.001(b)(1)
Line from Schedule A/B: <u>17.1</u>			
Brief description: Wells Fargo	<u>\$400.00</u>	<input type="checkbox"/> <input checked="" type="checkbox"/> \$400.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Tex. Prop. Code § 42.001(b)(1)
Line from Schedule A/B: <u>17.2</u>			
Brief description: Cummins	<u>\$32,133.00</u>	<input type="checkbox"/> <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Tex. Prop. Code § 42.0021
Line from Schedule A/B: <u>21</u>			
Brief description: Merrill Lynch Frank Fernandez - Acct #20S-70656	<u>\$71,776.00</u>	<input type="checkbox"/> <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Tex. Prop. Code § 42.0021
Line from Schedule A/B: <u>21</u>			
Brief description: Merrill Lynch Elena Fernandez Acct #20S-70682	<u>\$255,229.00</u>	<input type="checkbox"/> <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Tex. Prop. Code § 42.0021
Line from Schedule A/B: <u>21</u>			
Brief description: Merrill Lynch Frank Fernandez - Acct #20S-70657	<u>\$124,157.00</u>	<input type="checkbox"/> <input checked="" type="checkbox"/> \$124,157.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Tex. Prop. Code § 42.0021
Line from Schedule A/B: <u>21</u>			
Brief description: Mineral Rights during the last 12 months as of July 2016	<u>\$50.00</u>	<input type="checkbox"/> <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Const. art. 16 §§ 50, 51, Texas Prop. Code §§ 41.001-002
Line from Schedule A/B: <u>25</u>			
Brief description: Blue Cross/Blue Shield	<u>\$0.00</u>	<input type="checkbox"/> <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Tex. Ins. Code §§ 1108.001, 1108.051
Line from Schedule A/B: <u>31</u>			

Debtor 1 Francisco J. Fernandez Case number (if known) _____
 First Name Middle Name Last Name

Part 2: Additional Page

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from <i>Schedule A/B</i>	<i>Check only one box for each exemption</i>
Brief description: Life Insurance - through Elena employment	<u>\$50,000.00</u>	<input type="checkbox"/> <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Tex. Ins. Code §§ 1108.001, 1108.051
Line from <i>Schedule A/B</i> : <u>31</u>			
Brief description: Life Insurance - through Elena employment	<u>\$90,000.00</u>	<input type="checkbox"/> <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Tex. Ins. Code §§ 1108.001, 1108.051
Line from <i>Schedule A/B</i> : <u>31</u>			

Fill in this information to identify your case:			
Debtor 1	Francisco	J.	Fernandez
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	Maria	Elena	Fernandez
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: NORTHERN DISTRICT OF TEXAS			
Case number (if known)			

Check if this is an amended filing

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

1. Do any creditors have claims secured by your property?

No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
 Yes. Fill in all of the information below.

Part 1: List All Secured Claims

2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

Column A	Column B	Column C
Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any

2.1 Describe the property that secures the claim: \$72,627.77 \$351,872.00

Bank of America
Creditor's name
P.O. Box 660807
Number Street

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Who owes the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim relates to a community debt

Nature of lien. Check all that apply.

An agreement you made (such as mortgage or secured car loan)
 Statutory lien (such as tax lien, mechanic's lien)
 Judgment lien from a lawsuit
 Other (including a right to offset)

Date debt was incurred _____

Last 4 digits of account number 0 7 9 9

Add the dollar value of your entries in Column A on this page. Write that number here:

\$72,627.77

Debtor 1 Francisco J. Fernandez Case number (if known) _____

First Name Middle Name Last Name

Part 1:	Additional Page	Column A Amount of claim Do not deduct the value of collateral	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
	After listing any entries on this page, number them sequentially from the previous page.			

2.2	Describe the property that secures the claim:	\$0.00	\$351,872.00
<u>Tarrant County Tax Assessor</u> Creditor's name <u>6713 Telephone Rd #101</u> Number Street			

As of the date you file, the claim is: Check all that apply.

Fort Worth TX 76135
City State ZIP Code

Contingent
 Unliquidated
 Disputed

Who owes the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim relates to a community debt

Nature of lien. Check all that apply.

An agreement you made (such as mortgage or secured car loan)
 Statutory lien (such as tax lien, mechanic's lien)
 Judgment lien from a lawsuit
 Other (including a right to offset)

Date debt was incurred _____ Last 4 digits of account number _____

Add the dollar value of your entries in Column A on this page. Write that number here:

\$0.00

If this is the last page of your form, add the dollar value totals from all pages. Write that number here:

\$72,627.77

Fill in this information to identify your case:			
Debtor 1 Debtor 2 (Spouse, if filing)	First Name First Name	Middle Name Middle Name	Last Name Last Name
United States Bankruptcy Court for the: NORTHERN DISTRICT OF TEXAS			
Case number (if known)		<input type="checkbox"/> Check if this is an amended filing	

Official Form 106E/F**Schedule E/F: Creditors Who Have Unsecured Claims**

12/15

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on *Schedule A/B: Property* (Official Form 106A/B) and on *Schedule G: Executory Contracts and Unexpired Leases* (Official Form 106G). Do not include any creditors with partially secured claims that are listed in *Schedule D: Creditors Who Hold Claims Secured by Property*. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. On the top of any additional pages, write your name and case number (if known).

Part 1: List All of Your PRIORITY Unsecured Claims

1. Do any creditors have priority unsecured claims against you?

No. Go to Part 2.
 Yes.

2. List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If more space is needed for priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.

(For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

Total claim	Priority amount	Nonpriority amount
Unknown	Unknown	Unknown

2.1

Dallas County Tax Office

Priority Creditor's Name

500 Elm Street

Number Street

Last 4 digits of account number

0 0 0 0

When was the debt incurred?

Dallas TX 75202-3304

City State ZIP Code

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Is the claim subject to offset?

No
 Yes

Property: 6333 E. Mockingbird LN, DA

Tecali III

Blk M/2953 Acs 7.7251,

This is a priority claim against the wholly owned company for \$593,820.50

Type of PRIORITY unsecured claim:

Domestic support obligations
 Taxes and certain other debts you owe the government
 Claims for death or personal injury while you were intoxicated
 Other. Specify

Debtor 1 Francisco J. Fernandez Case number (if known) _____
 First Name Middle Name Last Name

Part 1: Your PRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim	Priority amount	Nonpriority amount
-------------	-----------------	--------------------

2.2	\$0.00	\$0.00	\$0.00
Internal Revenue Service Priority Creditor's Name	Last 4 digits of account number		
Special Procedures Number Street	When was the debt incurred?		
Mail Code 5029 DAL	As of the date you file, the claim is: Check all that apply.		
1100 Commerce St.	<input type="checkbox"/> Contingent		
Dallas TX 75242	<input type="checkbox"/> Unliquidated		
City State ZIP Code	<input type="checkbox"/> Disputed		
Who incurred the debt? Check one.	Type of PRIORITY unsecured claim:		
<input type="checkbox"/> Debtor 1 only	<input type="checkbox"/> Domestic support obligations		
<input type="checkbox"/> Debtor 2 only	<input checked="" type="checkbox"/> Taxes and certain other debts you owe the government		
<input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only	<input type="checkbox"/> Claims for death or personal injury while you were intoxicated		
<input type="checkbox"/> At least one of the debtors and another	<input type="checkbox"/> Other. Specify		
<input checked="" type="checkbox"/> Check if this claim is for a community debt			
Is the claim subject to offset?			
<input checked="" type="checkbox"/> No			
<input type="checkbox"/> Yes			

Debtor 1 Francisco J. Fernandez Case number (if known) _____
 First Name Middle Name Last Name

Part 2: List All of Your NONPRIORITY Unsecured Claims

3. Do any creditors have nonpriority unsecured claims against you?

No. You have nothing to report in this part. Submit this form to the court with your other schedules.
 Yes

4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim.

If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If more space is needed for nonpriority unsecured claims, fill out the Continuation Page of Part 2.

Total claim

4.1 **\$1,585.30**

Aimia Property Loyalty US, Inc.
 Nonpriority Creditor's Name
Attn: Chris Gerber
 Number Street
100 N. 6th St. 700B

Last 4 digits of account number - - -

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Type of NONPRIORITY unsecured claim:

Student loans
 Obligations arising out of a separation agreement or divorce
 that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify
Notice Only

Minneapolis MN 55403
 City State ZIP Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Is the claim subject to offset?
 No
 Yes

This debt is related to the business and may not be owed by these Debtors.

4.2 **\$332.16**

AT&T
 Nonpriority Creditor's Name
P.O. Box 5001
 Number Street

Last 4 digits of account number 3 3 6 0

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply.

Contingent
 Unliquidated
 Disputed

Type of NONPRIORITY unsecured claim:

Student loans
 Obligations arising out of a separation agreement or divorce
 that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify
Telephone

Carol Stream IL 60197-5001
 City State ZIP Code

Who incurred the debt? Check one.

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Is the claim subject to offset?
 No
 Yes

Irving account #97207904223-435-5
 608 Plymouth Park s/c
 Irving, TX 75061

6333 Mockingbird Lane, Suite 139
 Dallas, TX 75061

Debtor 1 Francisco J. Fernandez Case number (if known) _____
 First Name Middle Name Last Name

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim

4.3 \$97.02

Atmos Energy
 Nonpriority Creditor's Name
P.O. Box 790311
 Number Street

Last 4 digits of account number 9 3 8 6

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

St. Louis MO 63179-0311

City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt

Is the claim subject to offset?

- No
- Yes

This debt is related to the business and may not be owed by these Debtors.

Dallas account #000079966
 608 Plymouth Park s/c
 Irving, TX 75061

6333 Mockingbird Lane, Suite 139
 Dallas, TX 75061

4.4 \$24,996.74

Bank of America
 Nonpriority Creditor's Name
P.O. Box 15796
 Number Street

Last 4 digits of account number 3 6 9 4

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Wilimington DE 19886-5796

City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt

Is the claim subject to offset?

- No
- Yes

Used for stores

This debt is related to the business.

Debtor 1 Francisco J. Fernandez Case number (if known) _____
 First Name Middle Name Last Name

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim

4.5

\$0.00

Bank of America
 Nonpriority Creditor's Name
P.O. Box 660576
 Number Street

Last 4 digits of account number 7 0 9 8

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Dallas TX 75266-0576
 City State ZIP Code

Who incurred the debt? Check one.
 Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Type of NONPRIORITY unsecured claim:

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify
Credit Card

Is the claim subject to offset?

- No
- Yes

Business line of credit

This debt is related to the business.

4.6

\$2,392.75

Bank of America
 Nonpriority Creditor's Name
P.O. Box 851001
 Number Street

Last 4 digits of account number 6 4 6 2

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Dallas TX 75285-1001
 City State ZIP Code

Who incurred the debt? Check one.
 Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Type of NONPRIORITY unsecured claim:

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify
Credit Card

Is the claim subject to offset?

- No
- Yes

This debt is related to the business.

Debtor 1 Francisco J. Fernandez Case number (if known) _____
 First Name Middle Name Last Name

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim

4.7

\$18,573.09

Bank of America
 Nonpriority Creditor's Name
P.O. Box 851001
 Number Street

Last 4 digits of account number 4 3 2 6

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Dallas TX 75285-1001
 City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt

Is the claim subject to offset?

- No
- Yes

This debt is related to the business.

4.8

\$2,335.31

Bank of America
 Nonpriority Creditor's Name
P.O. Box 851001
 Number Street

Last 4 digits of account number 2 8 4 2

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Dallas TX 75285-1001
 City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt

Is the claim subject to offset?

- No
- Yes

This debt is related to the business.

Debtor 1 Francisco J. Fernandez Case number (if known) _____
 First Name Middle Name Last Name

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim

4.9

\$29,519.60

Citi Cards
 Nonpriority Creditor's Name
P.O. Box 78045
 Number Street

Last 4 digits of account number 9 1 0 0

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Phoenix AZ 85062-8045
 City State ZIP Code

Type of NONPRIORITY unsecured claim:

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify
Credit Card

Who incurred the debt? Check one.
 Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Is the claim subject to offset?

- No
- Yes

This debt is related to the business.

4.10

\$139.96

City of Irving
 Nonpriority Creditor's Name
825 W. Irving Blvd.
 Number Street

Last 4 digits of account number

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Irving TX 75060
 City State ZIP Code

Type of NONPRIORITY unsecured claim:

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify
Water

Who incurred the debt? Check one.
 Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Is the claim subject to offset?

- No
- Yes

This debt is related to the business and may not be owed by these Debtors.

Debtor 1 Francisco J. Fernandez Case number (if known) _____
 First Name Middle Name Last Name

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim

4.11

\$60,000.00

Crown Mac
 Nonpriority Creditor's Name
921 Park Drive, Suite A
 Number Street

Last 4 digits of account number 8 5 8 8

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Lake Geneva WI **53147**
 City State ZIP Code
 Who incurred the debt? Check one.
 Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Type of NONPRIORITY unsecured claim:

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify
Credit Card

Is the claim subject to offset?

- No
- Yes

Business line of credit

This debt is related to the business.

This claim also includes interest in an unknown amount.

4.12

\$1,025.70

Cuddle Barn
 Nonpriority Creditor's Name
2839 Tanager Ave.
 Number Street

Last 4 digits of account number I C 0 1

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Commerce CA **90040**
 City State ZIP Code
 Who incurred the debt? Check one.
 Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Type of NONPRIORITY unsecured claim:

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify
Collecting for -

Is the claim subject to offset?

- No
- Yes

Possible co-debtor Monica's Hallmark

This debt is related to the business and may not be owed by these Debtors.

Debtor 1 Francisco J. Fernandez Case number (if known) _____
 First Name Middle Name Last Name

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim

4.13

\$2,570.45

Enesco

Nonpriority Creditor's Name
26257 Network Place

Number Street

Last 4 digits of account number _____

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Chicago IL 60673-1262

City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt

Is the claim subject to offset?

- No
- Yes

This debt is related to the business and may not be owed by these Debtors.

4.14

\$177,674.18

Hallmark Marketing Company LLC dba

Nonpriority Creditor's Name
Hallmark Cards

Number Street

2501 McGee Traffic Way

Kansas City, MO

Last 4 digits of account number _____

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt

Is the claim subject to offset?

- No
- Yes

Type of NONPRIORITY unsecured claim:

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify
Debt

Debtor 1 **Francisco J. Fernandez** Case number (if known) _____
 First Name Middle Name Last Name

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim**4.15****\$0.00****Nationwide Insurance**

Nonpriority Creditor's Name

P.O. Box 514540

Number Street

Last 4 digits of account number _____

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Los Angeles CA 90051-4540

City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt

Is the claim subject to offset?

- No
- Yes

This debt is related to the business and may not be owed by these Debtors.

4.16**\$900.00****Protection1**

Nonpriority Creditor's Name

P.O. Box 219044

Number Street

Last 4 digits of account number 0 8 7 4

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Kansas City MO 64121-9044

City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt

Is the claim subject to offset?

- No
- Yes

Monica's Hallmark

Irving account #3730488

This debt is related to the business and may not be owed by these Debtors.

This includes a disconnection fee for early cancellation.

Debtor 1 Francisco J. Fernandez Case number (if known) _____
 First Name Middle Name Last Name

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim _____

4.17

\$0.00

Regency Centers, L.P.
 Nonpriority Creditor's Name
8080 North Central Expressway
 Number Street

Last 4 digits of account number _____

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Dallas TX 75206
 City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt

Is the claim subject to offset?

- No
- Yes

This debt is related to the business and may not be owed by these Debtors. This creditor may claim \$1,585.30.

4.18

\$811.13

Reliant
 Nonpriority Creditor's Name
P.O. Box 3765
 Number Street

Last 4 digits of account number 2 3 5 8

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Houston TX 77253-3765
 City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt

Is the claim subject to offset?

- No
- Yes

This debt is related to the business and may not be owed by these Debtors.

608 Plymouth Park s/c

Irving, TX 75061

Irving account #31422462

6333 Mockingbird Lane, Suite 139

Dallas, TX 75061

Dallas account #31421696

Debtor 1 Francisco J. Fernandez Case number (if known) _____
 First Name Middle Name Last Name

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim

4.19

\$0.00

Rosman Adjustment Corp.
 Nonpriority Creditor's Name
P.O. Box 1247
 Number Street

Last 4 digits of account number _____

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Northbrook IL 60065-1247
 City State ZIP Code

Type of NONPRIORITY unsecured claim:

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify
Collecting for - Enesco, LLC

Is the claim subject to offset?

- No
- Yes

Monicas Hallmark Shop - AIMIA Property Loyalty US, Inc.

This debt is related to the business and may not be owed by these Debtors.

4.20

\$360.00

Telecheck Services, Inc.
 Nonpriority Creditor's Name
P.O. Box 60028
 Number Street

Last 4 digits of account number _____

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

City of Industry CA 91716-0028
 City State ZIP Code

Type of NONPRIORITY unsecured claim:

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify
Debt

Is the claim subject to offset?

- No
- Yes

This debt is related to the business and may not be owed by these Debtors.

Amount approximate, creditor may claim \$2,570.45.

Debtor 1 Francisco J. Fernandez Case number (if known) _____
 First Name Middle Name Last Name

Part 3: List Others to Be Notified About a Debt That You Already Listed

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional parties to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

City of Irving-Municipal Services Bill

Name P.O. Box 152288 On which entry in Part 1 or Part 2 did you list the original creditor?
 Number Street _____ Line _____ of (Check one): Part 1: Creditors with Priority Unsecured Claims
 _____ Part 2: Creditors with Nonpriority Unsecured Claims

Irving TX 75015-2288
 City State ZIP Code

Last 4 digits of account number _____

Scottie Heypas

Name 6901 Shawnee Mission Pkwy, Suite 250 On which entry in Part 1 or Part 2 did you list the original creditor?
 Number Street _____ Line _____ of (Check one): Part 1: Creditors with Priority Unsecured Claims
 _____ Part 2: Creditors with Nonpriority Unsecured Claims
 Building 2 _____

Overland Park KS 66202
 City State ZIP Code

Last 4 digits of account number _____

Debtor 1 Francisco J. Fernandez Case number (if known) _____
 First Name Middle Name Last Name

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only.
 28 U.S.C. § 159. Add the amounts for each type of unsecured claim.

Total claims from Part 1	Total claim
6a. Domestic support obligations	6a. <u>\$0.00</u>
6b. Taxes and certain other debts you owe the government	6b. <u>\$0.00</u>
6c. Claims for death or personal injury while you were intoxicated	6c. <u>\$0.00</u>
6d. Other. Add all other priority unsecured claims. Write that amount here.	6d. + <u>\$0.00</u>
6e. Total. Add lines 6a through 6d.	6d. <u>\$0.00</u>

Total claims from Part 2	Total claim
6f. Student loans	6f. <u>\$0.00</u>
6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g. <u>\$0.00</u>
6h. Debts to pension or profit-sharing plans, and other similar debts	6h. <u>\$0.00</u>
6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i. + <u>\$323,313.39</u>
6j. Total. Add lines 6f through 6i.	6j. <u>\$323,313.39</u>

Fill in this information to identify your case:			
Debtor 1	Francisco First Name	J. Middle Name	Fernandez Last Name
Debtor 2 (Spouse, if filing)	Maria First Name	Elena Middle Name	Fernandez Last Name
United States Bankruptcy Court for the: NORTHERN DISTRICT OF TEXAS			
Case number (if known) _____			<input type="checkbox"/> Check if this is an amended filing

Official Form 106G**Schedule G: Executory Contracts and Unexpired Leases**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

1. Do you have any executory contracts or unexpired leases?

No. Check this box and file this form with your other schedules. You have nothing else to report on this form.
 Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).

2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or company with whom you have the contract or lease	State what the contract or lease is for
2.1	<u>Regency Centers, L.P.</u> Name <u>8080 North Central Expressway, Ste. 1650</u> Number Street	Lease has expired but this company always tries to get more. Contract to be REJECTED Contract is in DEFAULT
	<u>Dallas</u> City	<u>TX</u> State
		<u>75206</u> ZIP Code

Fill in this information to identify your case:			
Debtor 1	Francisco First Name	J. Middle Name	Fernandez Last Name
Debtor 2 (Spouse, if filing)	Maria First Name	Elena Middle Name	Fernandez Last Name
United States Bankruptcy Court for the: NORTHERN DISTRICT OF TEXAS			
Case number (if known)		<input type="checkbox"/> Check if this is an amended filing	

Official Form 106H**Schedule H: Your Codebtors**

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)

No
 Yes

2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

No. Go to line 3.
 Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?
 No
 Yes

In which community state or territory did you live? Texas Fill in the name and current address of that person.

Maria Elena Fernandez

Name of your spouse, former spouse, or legal equivalent
911 Shady Vale Dr.

Number Street

Kennedale City	TX State	76060 ZIP Code
--------------------------	--------------------	--------------------------

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor**Column 2: The creditor to whom you owe the debt**

Check all schedules that apply:

Schedule D, line _____
 Schedule E/F, line 4.2
 Schedule G, line _____

AT&T

3.1 F. J. Enterprises, Inc.
Name

911 Shady Vale Dr.
Number Street

Kennedale City	TX State	76060-5490 ZIP Code
--------------------------	--------------------	-------------------------------

Debtor 1 **Francisco J. Fernandez** Case number (if known) _____
 First Name Middle Name Last Name

Additional Page to List More Codebtors**Column 1: Your codebtor****Column 2: The creditor to whom you owe the debt**

Check all schedules that apply:

3.2

F. J. Fernandez Enterprises, Inc.Name
911 Shady Vale Dr.
Number StreetKennedale
CityTX 76060
State ZIP Code Schedule D, line _____ Schedule E/F, line **4.18** Schedule G, line _____**Reliant**

3.3

F. J. Fernandez Enterprises, Inc.Name
911 Shady Vale Dr.
Number StreetKennedale
CityTX 76060
State ZIP Code Schedule D, line _____ Schedule E/F, line _____ Schedule G, line **2.1****Regency Centers, L.P.**

3.4

F. J. Fernandez Enterprises, Inc.Name
911 Shady Vale Dr.
Number StreetKennedale
CityTX 76060-5490
State ZIP Code Schedule D, line _____ Schedule E/F, line **4.1** Schedule G, line _____**Aimia Property Loyalty US, Inc.**

3.5

F. J. Fernandez Enterprises, Inc.Name
911 Shady Vale Dr.
Number StreetKennedale
CityTX 76060-5490
State ZIP Code Schedule D, line _____ Schedule E/F, line **4.3** Schedule G, line _____**Atmos Energy**

3.6

F. J. Fernandez Enterprises, Inc.Name
911 Shady Vale Dr.
Number StreetKennedale
CityTX 76060
State ZIP Code Schedule D, line _____ Schedule E/F, line **4.15** Schedule G, line _____**Nationwide Insurance**

3.7

F. J. Fernandez Enterprises, Inc.Name
911 Shady Vale Dr.
Number StreetKennedale
CityTX 76060
State ZIP Code Schedule D, line _____ Schedule E/F, line **4.10** Schedule G, line _____**City of Irving**

3.8

F. J. Fernandez Enterprises, Inc.Name
911 Shady Vale Dr.
Number StreetKennedale
CityTX 76060
State ZIP Code Schedule D, line _____ Schedule E/F, line **4.4** Schedule G, line _____**Bank of America**

Debtor 1 Francisco J. Fernandez Case number (if known) _____
 First Name Middle Name Last Name

Additional Page to List More Codebtors

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

3.9 F. J. Fernandez Enterprises, Inc.

Name
911 Shady Vale Dr.
Number Street

Kennedale
City

TX
State
ZIP Code

Schedule D, line _____

Schedule E/F, line **4.5**

Schedule G, line _____

Bank of America

3.10 F. J. Fernandez Enterprises, Inc.

Name
911 Shady Vale Dr.
Number Street

Kennedale
City

TX
State
ZIP Code

Schedule D, line _____

Schedule E/F, line **4.6**

Schedule G, line _____

Bank of America

3.11 F. J. Fernandez Enterprises, Inc.

Name
911 Shady Vale Dr.
Number Street

Kennedale
City

TX
State
ZIP Code

Schedule D, line _____

Schedule E/F, line **4.7**

Schedule G, line _____

Bank of America

3.12 F. J. Fernandez Enterprises, Inc.

Name
911 Shady Vale Dr.
Number Street

Kennedale
City

TX
State
ZIP Code

Schedule D, line _____

Schedule E/F, line **4.8**

Schedule G, line _____

Bank of America

3.13 F. J. Fernandez Enterprises, Inc.

Name
911 Shady Vale Dr.
Number Street

Kennedale
City

TX
State
ZIP Code

Schedule D, line _____

Schedule E/F, line **4.17**

Schedule G, line _____

Regency Centers, L.P.

3.14 Maria Fernandez

Name
911 Shady Vale Dr.
Number Street

Kennedale
City

TX
State
ZIP Code

Schedule D, line _____

Schedule E/F, line **4.14**

Schedule G, line _____

Hallmark Marketing Company LLC dba

3.15 Monica's Hallmark

Name
911 Shady Vale Dr.
Number Street

Kennedale
City

TX
State
ZIP Code

Schedule D, line _____

Schedule E/F, line **4.20**

Schedule G, line _____

Telecheck Services, Inc.

Debtor 1 **Francisco J. Fernandez** Case number (if known) _____
 First Name Middle Name Last Name

Additional Page to List More Codebtors**Column 1: Your codebtor****Column 2: The creditor to whom you owe the debt**

Check all schedules that apply:

3.16 Monica's Hallmark Name 911 Shady Vale Dr. Number Street	Kennedale City	TX State	76060 ZIP Code	<input type="checkbox"/> Schedule D, line _____ <input checked="" type="checkbox"/> Schedule E/F, line 4.12 <input type="checkbox"/> Schedule G, line _____ Cuddle Barn
3.17 Monica's Hallmark Name 911 Shady Vale Dr. Number Street	<input type="checkbox"/> Schedule D, line _____ <input checked="" type="checkbox"/> Schedule E/F, line 4.16 <input type="checkbox"/> Schedule G, line _____ Protection1			
3.18 Monica's Hallmark Name 6333 E. Mockingbird Ln #139 Number Street	<input type="checkbox"/> Schedule D, line _____ <input checked="" type="checkbox"/> Schedule E/F, line 4.13 <input type="checkbox"/> Schedule G, line _____ Enesco			
3.19 Monica's Hallmark Name 6333 E. Mockingbird Ln #139 Number Street	<input type="checkbox"/> Schedule D, line _____ <input checked="" type="checkbox"/> Schedule E/F, line 4.19 <input type="checkbox"/> Schedule G, line _____ Rosman Adjustment Corp.			
3.20 Monica's Hallmark Name 608 Plymouth Park Number Street	<input type="checkbox"/> Schedule D, line _____ <input checked="" type="checkbox"/> Schedule E/F, line 4.19 <input type="checkbox"/> Schedule G, line _____ Rosman Adjustment Corp.			

Fill in this information to identify your case:

Debtor 1	Francisco First Name	J. Middle Name	Fernandez Last Name
Debtor 2 (Spouse, if filing)	Maria First Name	Elena Middle Name	Fernandez Last Name
United States Bankruptcy Court for the:	NORTHERN DISTRICT OF TEXAS		
Case number (if known)	<hr/>		

Check if this is:

- An amended filing
- A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form 106I

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal,
or self-employed work.

Occupation may include student or homemaker, if it applies.

Debtor 1	Debtor 2 or non-filing spouse
<input type="checkbox"/> Employed <input checked="" type="checkbox"/> Not employed	<input checked="" type="checkbox"/> Employed <input type="checkbox"/> Not employed
<hr/>	
<u>Cummins Southern Plains</u>	
<hr/>	
<u>2931 Elm Hill Pike</u>	
Number Street	Number Street
<hr/>	

			Nashville	TN	37214
City	State	Zip Code	City	State	Zip Code

How long employed there?

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	2. _____ \$0.00	\$3,570.00
3. Estimate and list monthly overtime pay.	3. + _____ \$0.00	\$0.00
4. Calculate gross income. Add line 2 + line 3.	4. _____ \$0.00	\$3,570.00

Debtor 1	First Name	Middle Name	Last Name	Case number (if known)
	J.		Fernandez	
Copy line 4 here			→ 4.	\$0.00
5. List all payroll deductions:				\$3,570.00
5a. Tax, Medicare, and Social Security deductions	5a.		\$0.00	\$594.00
5b. Mandatory contributions for retirement plans	5b.		\$0.00	\$0.00
5c. Voluntary contributions for retirement plans	5c.		\$0.00	\$282.00
5d. Required repayments of retirement fund loans	5d.		\$0.00	\$0.00
5e. Insurance	5e.		\$0.00	\$370.00
5f. Domestic support obligations	5f.		\$0.00	\$0.00
5g. Union dues	5g.		\$0.00	\$0.00
5h. Other deductions. Specify: _____	5h. +		\$0.00	\$0.00
6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.	6.		\$0.00	\$1,246.00
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7.		\$0.00	\$2,324.00
8. List all other income regularly received:				
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.		\$0.00	\$0.00
8b. Interest and dividends	8b.		\$0.00	\$0.00
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.		\$0.00	\$0.00
8d. Unemployment compensation	8d.		\$0.00	\$0.00
8e. Social Security	8e.		\$0.00	\$0.00
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) or any non- cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: _____	8f.		\$0.00	\$0.00
8g. Pension or retirement income	8g.		\$0.00	\$0.00
8h. Other monthly income. Specify: _____	8h. +		\$0.00	\$0.00
9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.	9.		\$0.00	\$0.00
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.		\$0.00	+ \$2,324.00 = \$2,324.00
11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.				
Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: _____	11.	+	\$0.00	
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Your Assets and Liabilities and Certain Statistical Information, if it applies.	12.		\$2,324.00	Combined monthly income
13. Do you expect an increase or decrease within the year after you file this form?				
<input checked="" type="checkbox"/> No.	None.			
<input type="checkbox"/> Yes. Explain:				

Fill in this information to identify your case:

Debtor 1	Francisco	J.	Fernandez
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	Maria	Elena	Fernandez
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: NORTHERN DISTRICT OF TEXAS			
Case number (if known)			

Check if this is:

An amended filing
 A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

Official Form 106J**Schedule J: Your Expenses**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

No. Go to line 2.
 Yes. Does Debtor 2 live in a separate household?
 No
 Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.

2. Do you have dependents?

Do not list Debtor 1 and Debtor 2.

No

Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

No
 Yes
 No
 Yes
 No
 Yes
 No
 Yes
 No
 Yes

3. Do your expenses include expenses of people other than yourself and your dependents?

No
 Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106I.)

Your expenses

4. The rental or home ownership expenses for your residence.
 Include first mortgage payments and any rent for the ground or lot.

4. _____

If not included in line 4:

4a. Real estate taxes	4a.	\$808.00
4b. Property, homeowner's, or renter's insurance	4b.	\$212.00
4c. Home maintenance, repair, and upkeep expenses	4c.	\$500.00
4d. Homeowner's association or condominium dues	4d.	

Debtor 1 <u>Francisco</u> First Name	<u>J.</u> Middle Name	<u>Fernandez</u> Last Name	Case number (if known) _____
<u>Your expenses</u>			
5. Additional mortgage payments for your residence, such as home equity loans	5.	<u>\$1,100.00</u>	
6. Utilities:			
6a. Electricity, heat, natural gas	6a.	<u>\$410.00</u>	
6b. Water, sewer, garbage collection	6b.	<u>\$180.00</u>	
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	<u>\$500.00</u>	
6d. Other. Specify: _____	6d.		
7. Food and housekeeping supplies	7.	<u>\$700.00</u>	
8. Childcare and children's education costs	8.		
9. Clothing, laundry, and dry cleaning	9.	<u>\$350.00</u>	
10. Personal care products and services	10.	<u>\$150.00</u>	
11. Medical and dental expenses	11.	<u>\$50.00</u>	
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12.	<u>\$500.00</u>	
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	<u>\$100.00</u>	
14. Charitable contributions and religious donations	14.	<u>\$60.00</u>	
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.			
15a. Life insurance	15a.		
15b. Health insurance	15b.		
15c. Vehicle insurance	15c.	<u>\$140.00</u>	
15d. Other insurance. Specify: _____	15d.		
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____	16.		
17. Installment or lease payments:			
17a. Car payments for Vehicle 1	17a.		
17b. Car payments for Vehicle 2	17b.		
17c. Other. Specify: _____	17c.		
17d. Other. Specify: _____	17d.		
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.		
19. Other payments you make to support others who do not live with you. Specify: _____	19.		

Debtor 1 Francisco J. Fernandez Case number (if known) _____

20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.

20a. Mortgages on other property	20a. _____
20b. Real estate taxes	20b. _____
20c. Property, homeowner's, or renter's insurance	20c. _____
20d. Maintenance, repair, and upkeep expenses	20d. _____
20e. Homeowner's association or condominium dues	20e. _____

21. Other. Specify: _____ + _____

22. Calculate your monthly expenses.

22a. Add lines 4 through 21.	22a. _____ \$5,760.00
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2.	22b. _____
22c. Add line 22a and 22b. The result is your monthly expenses.	22c. _____ \$5,760.00

23. Calculate your monthly net income.

23a. Copy line 12 (your combined monthly income) from Schedule I.	23a. _____ \$2,324.00
23b. Copy your monthly expenses from line 22c above.	23b. _____ \$5,760.00
23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income.	23c. _____ (\$3,436.00)

24. Do you expect an increase or decrease in your expenses within the year after you file this form?

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

No.

Yes.

Explain here:
None.

Fill in this information to identify your case:			
Debtor 1	Francisco	J.	Fernandez
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	Maria	Elena	Fernandez
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: NORTHERN DISTRICT OF TEXAS			
Case number (if known)			<input type="checkbox"/> Check if this is an amended filing

Official Form 106Sum**Summary of Your Assets and Liabilities and Certain Statistical Information**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

Part 1: Summarize Your Assets

		Your assets Value of what you own
1.	<i>Schedule A/B: Property</i> (Official Form 106A/B)	
1a.	Copy line 55, Total real estate, from Schedule A/B.....	\$351,872.00
1b.	Copy line 62, Total personal property, from Schedule A/B.....	\$649,242.00
1c.	Copy line 63, Total of all property on Schedule A/B.....	\$1,001,114.00

Part 2: Summarize Your Liabilities

		Your liabilities Amount you owe
2.	<i>Schedule D: Creditors Who Have Claims Secured by Property</i> (Official Form 106D)	
2a.	Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D....	\$72,627.77
3.	<i>Schedule E/F: Creditors Who Have Unsecured Claims</i> (Official Form 106E/F)	
3a.	Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F.....	\$0.00
3b.	Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F..... +	\$323,313.39
	Your total liabilities	\$395,941.16

Part 3: Summarize Your Income and Expenses

4.	<i>Schedule I: Your Income</i> (Official Form 106I)	
	Copy your combined monthly income from line 12 of Schedule I.....	\$2,324.00
5.	<i>Schedule J: Your Expenses</i> (Official Form 106J)	
	Copy your monthly expenses from line 22c of Schedule J.....	\$5,760.00

Debtor 1 **Francisco J. Fernandez** Case number (if known) _____
 First Name Middle Name Last Name

Part 4: Answer These Questions for Administrative and Statistical Records

6. Are you filing for bankruptcy under Chapters 7, 11, or 13?

No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.
 Yes

7. What kind of debt do you have?

Your debts are primarily consumer debts. *Consumer debts* are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
 Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

Total claim

From Part 4 on Schedule E/F, copy the following:

9a. Domestic support obligations. (Copy line 6a.) _____

9b. Taxes and certain other debts you owe the government. (Copy line 6b.) _____

9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) _____

9d. Student loans. (Copy line 6f.) _____

9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) _____

9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.) + _____

9g. Total. Add lines 9a through 9f.

Fill in this information to identify your case:			
Debtor 1	Francisco	J.	Fernandez
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	Maria	Elena	Fernandez
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: NORTHERN DISTRICT OF TEXAS			
Case number (if known) _____			<input type="checkbox"/> Check if this is an amended filing

Official Form 106Dec**Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

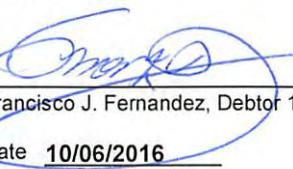
You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

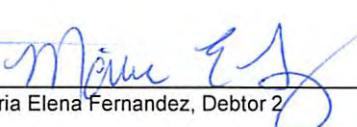
Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

 No Yes. Name of person _____Attach *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X 
Francisco J. Fernandez, Debtor 1
Date 10/06/2016
MM / DD / YYYY

X 
Maria Elena Fernandez, Debtor 2
Date 10/06/2016
MM / DD / YYYY